

Information to identify the case:

Debtor 1	<u>Edwin R. Sterling</u>	Social Security number or ITIN	xxx-xx-9883
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Barbara H. Sterling</u>	Social Security number or ITIN	xxx-xx-0494
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-11024-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edwin R. Sterling

Barbara H. Sterling

3/7/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Edwin R. Sterling
 Barbara H. Sterling
 Debtors

Case No. 16-11024-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy
 Form ID: 318

Page 1 of 1
 Total Noticed: 10

Date Rcvd: Mar 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2017.

db/jdb	+Edwin R. Sterling, Barbara H. Sterling, 2500 Nursery Road, Lot 109S, Lake City, PA 16423-2029
14319379	+CitiBank, N.A., c/o Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
14319380	+Creditech, 50 N 7th Street, Bangor, PA 18013-1791
14319382	+Nationstar Mortgage, PO Box 619094, Dallas, TX 75261-9094

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+E-mail/Text: jmelaragno@iq7technology.com Mar 08 2017 02:07:10	John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502-1333
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 08 2017 02:06:29	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14319381	+E-mail/Text: kthomas@eriefcu.org Mar 08 2017 02:06:26	Erie Federal Credit Union, 1109 East 38th Street, Erie, PA 16504-1845
14319383	+EDI: AGFINANCE.COM Mar 08 2017 01:53:00	One Main, PO Box 70912, Charlotte, NC 28272-0912
14311446	+EDI: AGFINANCE.COM Mar 08 2017 01:53:00	Springleaf, P.O. Box 64, Evansville, IN 47701-0064
14319385	+EDI: WFFC.COM Mar 08 2017 01:53:00	Wells Fargo Card Services, 3201 N 4th Avenue, Sioux Falls, SD 57104-0700

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr U.S. Bank National Association as Indenture Trustee
 14319384* +Springleaf, P.O. Box 64, Evansville, IN 47701-0064

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2017 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	U.S. Bank National Association as Indenture Trustee for CIM Trust 2015-2AG Mortgage-Backed Notes, Series 2015-2AG bkgroup@kmlawgroup.com
John C. Melaragno, Trustee	johnm@mplegal.com, jmelaragno@iq7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com	
M. Kathryn Karn	on behalf of Joint Debtor Barbara H. Sterling	mkathrynkarn@aol.com
M. Kathryn Karn	on behalf of Debtor Edwin R. Sterling	mkathrynkarn@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov	
W. Charles Sacco	on behalf of Joint Debtor Barbara H. Sterling	valeriedolph@verizon.net
W. Charles Sacco	on behalf of Debtor Edwin R. Sterling	valeriedolph@verizon.net

TOTAL: 7